

January 19, 2007

Dear Insurance Agent:

The Sacramento Area Flood Control Agency (SAFCA) asks your help in urging Sacramento property owners who live behind levees to carry flood insurance protection.

To encourage this important dialog, SAFCA has prepared the attached materials, which include an invitation to a free flood insurance training seminar. (See the enclosed postcard for details.)

Recent improvements to local flood controls have reduced but not eliminated the flood risk to our community. Because of these improvements, more than 89,000 Sacramento property owners have been released from the mandatory Federal flood insurance requirement.

In the coming months, 26,000 additional property owners—including those in the Meadowview and Pocket communities—will be removed from this requirement, but not from harm's way.

Over the next decade, regional flood insurance requirements are likely to change. Factors that may contribute to this change include the Federal Emergency Management Agency's (FEMA) National Map Modernization Initiative; the State Department of Water Resource's interest in accelerated floodplain mapping; levee integrity investigations; and rapidly evolving requirements for levee certification. In the Sacramento region, the Natomas Basin will likely be the first area affected by these trends, with Natomas scheduled to loose its 100-year certification and return to the Federal flood insurance requirement in less than a year.

Sacramento continues to face a flood threat that is one of the highest in the nation. The source of this threat is the potential failure of a Sacramento-area levee.

For most Sacramento property owners flood insurance is, or will soon be, a choice rather than a requirement. **Please advise your clients to choose wisely.**

Alert them to the flood risk posed by the potential failure of a Sacramento-area levee and **urge them to carry low-cost, Preferred Risk flood insurance**. By doing this, you will help protect both individual property owners and our community from the devastating financial harm of a flood event.

We look forward to seeing you at the training seminar.

Sincerely,

Stein M. Buer Executive Director

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